

In re:
Joshua L. Figueroa-DiCupe
Debtor

Case No. 21-12250-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Nov 29, 2021

Form ID: 318

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2021:

Recip ID	Recipient Name and Address
db	+ Joshua L. Figueroa-DiCupe, 6639 Erdrick Street, Philadelphia, PA 19135-2601
14629742	+ AT & T Universal, Dept. 555, PO Box 4115, Concord, CA 94524-4115
14629747	+ Corrine Kandris, 832 N.W. B Street, Richmond, IN 47374-4062
14629749	+ David Spitofsky, Esq., 516 Swede Street, Norristown, PA 19401-4807
14629752	Florida Power & Lights, C/O IC Systems, PO Box 64378, Marble, MN 55764
14629753	+ New York State DMV, 6 Empire State Plaza, Albany, NY 12228-0001
14629754	+ PA Turnpike, C/O PAM, PO Box 430, Milwaukee, WI 53201-0430
14629759	+ PFCU, C/O Penn Credit, PO Box 988, Harrisburg, PA 17108-0988
14631260	+ PHFA, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14629758	Pennsylvania Turnpike Commission, PO Box 788351, Harrisburg, PA 17106
14629760	+ Philadelphia Co DRS, 34 S 11th St, Rm 304, Philadelphia, PA 19107-3623
14629761	+ Philadelphia FCU, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14629763	+ Philadelphia Gas Works, PO Box 11700, Newark, NJ 07101-4700
14629766	+ QVC, Nationwide Credit, PO Box 14531, Des Moines, IA 50306-3531
14629767	+ Six Flags, C/O Associated Credit Services, PO Box 5171, Westborough, MA 01581-5171
14629768	+ Sprint, C/O Allied Collection Service, 3090 S Durango Dr, Ste 10, Las Vegas, NV 89117-9191
14629769	+ State of Pennsylvania, Division of Taxation, C/O Linebarger Goggan Blair & Sampson, PO Box 90128, Harrisburg, PA 17109-0128
14629771	Vectren, C/O SRM, 4612 Dundas Drive, Ste 102, Greensboro, NC 27407

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 29 2021 23:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 29 2021 23:57:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14629744	Email/Text: megan.harper@phila.gov	Nov 29 2021 23:57:00	City of Philadelphia, Department of Water Revenue Bureau, PO Box 41496, Philadelphia, PA 19101
14629743	+ EDI: CAPITALONE.COM	Nov 30 2021 05:03:00	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
14629745	+ Email/Text: bankruptcy@philapark.org	Nov 29 2021 23:57:00	City of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818
14629746	+ EDI: IIC9.COM	Nov 30 2021 05:03:00	Comcast, C/O IC Systems, PO Box 64378, Saint Paul, MN 55164-0378
14629748	+ EDI: MID8.COM	Nov 30 2021 05:03:00	Credit One Bank, C/O Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

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14629750	+ Email/Text: bankruptcy@onlineis.com	Nov 29 2021 23:57:00	Duke Energy, C/O Online Collections, PO Box 1489, Winterville, NC 28590-1489
14629751	+ EDI: AMINFOFP.COM	Nov 30 2021 05:03:00	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14629764	+ EDI: NESF.COM	Nov 30 2021 05:03:00	PNC, C/O NES, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
14629755	+ Email/Text: bankruptcygroup@peco-energy.com	Nov 29 2021 23:57:00	Peco Energy, PO Box 13439, Philadelphia, PA 19101-3439
14630978	+ EDI: PENNDEPTREV	Nov 30 2021 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14630978	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2021 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14629757	+ Email/Text: blegal@phfa.org	Nov 29 2021 23:57:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14629765	+ EDI: CCS.COM	Nov 30 2021 05:03:00	Progressive Paloverde Insurance, C/O CCS, PO Box 55126, Boston, MA 02205-5126
14629772	+ EDI: VERIZONCOMB.COM	Nov 30 2021 05:03:00	Verizon, PO Box 650584, Dallas, TX 75265-0584
14629773	+ Email/Text: bknotices@mbandw.com	Nov 29 2021 23:57:00	Verizon, C/O McCarthy Burgess Wolff, 26000 Cannon Rd, Bedford, OH 44146-1807
14629774	+ EDI: DCI.COM	Nov 30 2021 05:03:00	Victoria's Secret, C/O Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268
14629775	+ Email/Text: megan.harper@phila.gov	Nov 29 2021 23:57:00	Water Revenue Bureau, 1401 John F. Kennedy Boulevard, 5th Floor, Philadelphia, PA 19102-1663

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14629762	*+	Philadelphia FCU, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14629756	##+	Penn Credit, 916 S 14th Street, Harrisburg, PA 17104-3425
14629770	##+	Trapp Law LLC, 1512 N Delaware Street, Indianapolis, IN 46202-2419

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2021

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2021 at the address(es) listed below:

Name	Email Address
ANDREW G. GREENBERG	on behalf of Debtor Joshua L. Figueroa-DiCupe a.greenberglawfirm@verizon.net
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
REBECCA ANN SOLARZ	on behalf of Creditor PHFA bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Joshua L. Figueroa-DiCupe</u>	Social Security number or ITIN	xxx-xx-8988
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	21-12250-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua L. Figueroa-DiCupe

11/28/21

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.